

PATAPSCO BANCORP, INC.

	CPP Disbursement Date 12/19/2008	RSSD (Holding Company) 2384508	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$254	\$239	-6.0%		
Loans	\$185	\$166	-10.1%		
Construction & development	\$13	\$12	-3.9%		
Closed-end 1-4 family residential	\$81	\$81	0.4%		
Home equity	\$6	\$5	-14.5%		
Credit card	\$0	\$0			
Other consumer	\$6	\$4	-26.9%		
Commercial & Industrial	\$10	\$8	-18.0%		
Commercial real estate	\$62	\$51	-17.6%		
Unused commitments	\$23	\$23	2.9%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$29	\$24	-17.2%		
Asset-backed securities	\$0	\$0			
Other securities	\$14	\$20	49.0%		
Cash & balances due	\$19	\$22	13.6%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$235	\$220	-6.7%		
Deposits	\$225	\$209	-7.1%		
Total other borrowings	\$9	\$9	0.0%		
FHLB advances	\$9	\$9	0.0%		
Equity					
Equity capital at quarter end	\$19	\$19	3.5%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	7.3%	7.9%	--		
Tier 1 risk based capital ratio	11.6%	13.7%	--		
Total risk based capital ratio	12.9%	15.0%	--		
Return on equity ¹	-18.8%	8.4%	--		
Return on assets ¹	-1.4%	0.7%	--		
Net interest margin ¹	3.6%	3.7%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	36.5%	58.7%	--		
Loss provision to net charge-offs (qtr)	283.1%	1783.3%	--		
Net charge-offs to average loans and leases ¹	1.0%	0.0%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	28.1%	12.5%	1.4%	0.0%	--
Closed-end 1-4 family residential	1.8%	0.4%	0.0%	0.0%	--
Home equity	0.0%	2.2%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.4%	0.3%	0.8%	0.5%	--
Commercial & Industrial	25.6%	0.0%	2.7%	0.0%	--
Commercial real estate	9.2%	8.0%	0.0%	0.0%	--
Total loans	7.3%	3.7%	0.3%	0.0%	--